

Do you spend on healthcare?

You keep **paying more out-of-pocket for healthcare expenses.**

You have **significant annual costs for special care** related to a sick child or elderly parent.

You are tired of unpredictable costs associated with rising premiums, government cuts, and changing personal needs.

You have **limited financial resources** and would like your money to go further.

We have a solution...

TAX FREE \$\$\$\$\$

FOR YOUR

HEALTHCARE NEEDS

Save \$200,000 over 10 years. Assumes \$30,000/year for the next 10 years with costs increasing at 12% per year.

Give us a call. A Benecaid Health Spending Account is easy to establish and the rewards are immediate!

1-877-797-7448 Ext: 5000

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416-626-8786

<http://www.benecaid.com/presentation.exe>

[Savings, Choice, Peace of Mind]



Take advantage of government programs to reduce the cost of your family's healthcare.

HSA

Health Spending Account

Make health spending affordable.

SAVE UP TO 35%

benecaid®.com

benecaid®

Health Spending Accounts Save Your Money!

You can save \$2,030 on \$5,000 of medical expenses using a Benecaid Health Spending Account!

Recognized by Canada Revenue Agency, a Benecaid HSA allows you to convert your family's healthcare cost into a legitimate business expense.

A Benecaid Health Spending Account, or HSA, is your healthcare bank account.

If you earn \$80,000 per year, you need to earn \$7,665 to pay for \$5,000 of medical expenses. With a Benecaid Health Spending Account, it costs you \$5635.

Income	Medical Costs	Required Earnings	Benecaid HSA Cost	Savings
\$40,000	\$2,000	\$2,654	\$2,254	\$400
\$80,000	\$5,000	\$7,665	\$5,635	\$2,030
\$120,000	\$10,000	\$14,596	\$11,270	\$3,326
\$150,000	\$20,000	\$30,052	\$22,540	\$7,512

An HSA converts all your medical costs into legitimate business deductions, saving you up to 35%.

✓ Tax Advantages

Full amount of the deposit can be deducted as a business expense for the employer.

Account is a not-taxable benefit for the recipient.

✓ Greater Flexibility

A wider range of eligible expenses and coverage versus traditional insurance.

✓ Financial Control

You decide the amount you want to contribute each year.

Never worry about increased premiums or the impact of making a claim!

✓ No Waste!

Unused funds can roll-over to pay for claims in following years.

You can choose how to fund the account-monthly, quarterly, semi-annually, or annually— how convenient!

Get more for your money.

Convert medical costs into tax savings...

ABA/IBI, Audiology, Autism Dog Services, Biomedical intervention, Cranial Sacral, Nutritional Supplementation, Occupational therapy, RDI/DIR, Respite, Speech Therapy & Pathology, Tutoring...

	HSA	Traditional Insurance
Acupuncture	✓	
Anti-obesity Drugs	✓	
Assistive Mobility Devices	✓	
Botox Injections	✓	
Chiropractor	✓	✓
Cosmetic Dentistry	✓	
Cosmetic Surgery	✓	
Dental Care	✓	✓
Dermatologist	✓	
Drugs	✓	✓
Elderly Parent Care	✓	
Facilitated communication devices	✓	
Fertility Drugs	✓	
Hair Transplant	✓	
Laser Eye Surgery	✓	
Laser hair Removal	✓	
Licensed Dietician	✓	
Massage Therapy	✓	✓
Medical Equipment	✓	
Naturopath	✓	
Orthodontics (Braces)	✓	
Orthopedic Shoes	✓	
Physiotherapist	✓	✓
Prescription Glasses or Contact Lenses	✓	✓
Psychologist	✓	✓
Special Needs Services & Schooling	✓	
Teeth Whitening	✓	
Vision Care	✓	✓
Vitamins	✓	